

Preparing for a *Safe and Festive Holiday Season*

Another holiday season is upon us and many articles are being published this time of year offering tips and suggestions for party themes, creative recipes, and unique gift ideas. While we hope everyone has a wonderful holiday season, the reality is that the holidays can unfortunately be ripe with conditions for unforeseen losses. It is our responsibility as insurance professionals to look out for our clients and remind everyone what the necessary steps are to properly prepare for the wonderful parties and celebrations that many attend and host. Taking precautions may be all it takes to ensure your holiday spirits stay merry and bright this season.

Festive gatherings are certain to heighten the risk of property or liability losses for those who host these events. Reviewing the suggestions below will help clients avoid such perils and ensure their events are free from injury and/or property damage and most importantly filled with holiday cheer.

Take Time to Know Who is In Your Home

Arranging for professional bartenders, wait staff and caterers is a wonderful way to host holiday parties and enable hosts to spend more time with their guests. In many cases, clients can work through their independent insurance agent and insurance company to conduct background checks on those professionals who will have access to their homes. While it's always wise for clients to lock their valuables in a home safe during such parties, taking the extra time to review the potential criminal history of such staff members can help prevent unexpected thefts that can quickly damper the holiday spirit.

Managing Alcohol Consumption

Guests who drive away from a party while inebriated pose a serious liability risk to party hosts. If these guests cause an accident, hosts can be held legally responsible for related damages. Those who hire professional bartenders are encouraged to provide clear instructions on when to stop serving their guests. Having the number of a local car service on hand for guests that may require a safe ride home is another kind gesture and easy preparation to make in advance. Ensuring that everyone has a safe return home may be the best gift the guests receive.





Inspecting the Fireplace

Whether clients are hosting parties in Southwest Florida or at their primary residences across the country, nothing sets the tone for a holiday celebration like a crackling fire for guests to enjoy. Then again unmaintained fireplaces are one of the most common causes of residential fires during the winter months. Leading up to the holiday celebration hosts are encouraged to arrange for a professional inspection and cleaning of their fireplaces.

Preparing Entryways and Common Areas

Hosts should take time before their parties to inspect the common areas their guests will encounter throughout the event. Starting outdoors, hosts should ensure all parking areas and walkways have ample lighting and are clear of ice, leaves or loose surfaces. Slip and fall accidents are very common at such celebrations and a simple inspection can ensure guests will arrive and depart comfortably. It's also very common for porches and decks to serve as smoking or cellphone areas for those in attendance. An unsteady handrail or an overcrowded deck can lead to tragic accidents that lead to multiple injuries. Hosts should be conscious of their deck's weight limit and take a moment to ensure all railings are secure.

These quick and easy precautions can help hosts avoid embarrassing accidents, unfortunate injuries and years of unforeseen litigation. While these steps can help prevent such accidents, there is no better preparation then ensuring your personal risk management program includes an Umbrella Liability policy and your Homeowners policy affords All Risk Coverage. Be sure to call your insurance advisor prior to hosting such events to ensure you are maintaining adequate insurance coverage.

Enjoy a safe and happy holiday season.

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